

Expanding Economic Wellbeing
for Children and Families

RESEARCH ON OPPORTUNITIES AND PATHWAYS



This is the initial phase of research
that led to the Shared Prosperity Narrative.
Please visit SharedProsperityNarrative.com
for a project overview, narrative playbook,
narrative research and testing,
and other resources.

RESEARCH DESIGNED AND CONDUCTED BY



Metropolitan Group
the power of voice



Introduction

In pursuit of its generational goal of economic inclusion for children and families, the Robert Wood Johnson Foundation's (RWJF) Healthy Children and Families team sought insight on how to move beyond traditional wealth-building or wealth-redistribution to create full economic inclusion for family wellbeing.

The idea was that many wealth-building efforts expand access to "tried and true" strategies that help people and families succeed within existing systems, including homeownership, higher education, entrepreneurship, and retirement savings. These are valuable and sometimes effective efforts (when engaged with quality and equity) that benefit many people.

RWJF's starting point hypothesis, however, was that these efforts on their own are not sufficient to create a generational shift in family economic well-being. Leading economists and economic justice practitioners have highlighted the limitations of traditional approaches to closing the racial wealth gap¹. They suggest the need for new wealth-building strategies that work in the current and future reality. This could look like expanding public resources, including caregiving, to create prosperity and stability beyond individual wealth. It might also mean major systemic shifts to build collective prosperity. Advocates seek to expand the definition of wealth beyond material output and assets to prioritize time, freedom, health, and more, while still recognizing that families and children need economic security and the opportunity and choice it helps to ensure.

To inform potential ways to advance these systemic shifts and new wealth-building strategies, Metropolitan Group (MG) and Social Insights (SI) explored pathways, barriers, and priority actions. We mapped existing policies, practices, and narratives that sustain the systematic economic exclusion of families (with an emphasis on Black and Brown families). We also mapped those that challenge the dominant economic system by centering all families through a racial justice lens. And, we asked what would clear the path for transformative change.

This report shares methodology and insights from this exploration. This was the first phase of a longer project intended to co-create an approach to identify what economic inclusion that centered families and children might look like, and to develop an influencer strategy to advance change.

1. For example, see [Shelterforce's series "The Racial Wealth Gap—Moving to Systemic Solutions,"](#) and its [webinar with Nonprofit Quarterly, "Closing the Racial Wealth Gap."](#) Another example is [Aspen Security Project's book, The Future of Building Wealth.](#)

Methods and inquiry

January to May 2024: We developed a problem statement (i.e., something is limiting the shift from status quo economic justice *tactics* to *transformative approaches*) and research questions, then interviewed three economic justice advocates to learn about their approach to family economic inclusion, to understand any similar research underway, and to hear considerations regarding our work. From there, we refined our questions and built a list of practitioners in the fields of policy, community organizing, community and economic development, advocacy, academia, and philanthropy/impact investing, who were agitating modern conventional thinking on economics and public policy.

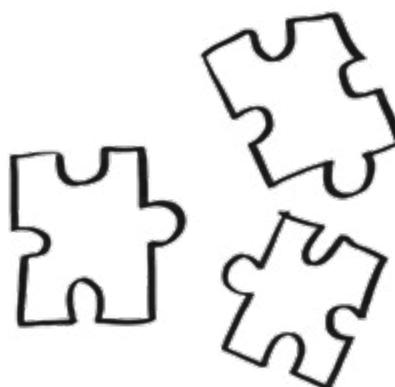
June to December 2024: We narrowed our focus to briefly scan alternative approaches, and to center our inquiry on how to elevate and disseminate ideas, narratives, and other opportunities to create the conditions needed to surface the most transformative ideas and approaches. We conducted a literature review and identified a list of potential interviewees that included the following:

- Economic justice advocates and innovators
- Care system advocates and innovators
- Family and child advocates and innovators
- People who have left typical wealth-building programs out of frustration
- Existing movements, intersections, aggregators

We narrowed the list using the following criteria, then began outreach:

- Voices and ideas that have been excluded
- People doing direct work with families and/or in communities, ideally with families in leadership roles
- People interested in research, evaluation, and case/evidence building (including adapting, replicating, and/or scaling promising practices) to advance transformative change

We interviewed eight people in small groups and one-on-one conversations and coded all answers. We also attended the Fall 2024 Healthy Children and Families convening in Detroit and informally explored these questions with participants. We conducted informal conversations with about eight additional informants.



Emerging insights

Across our inquiry, **the topic of wealth sparked rich discussion**. Participants often talked about wealth for family wellbeing in two ways: (1) the importance of having ownership, control, or assets to allow choices to come to fruition given the current system, and (2) wealth as a full sense of personhood and wellbeing, including being able to spend time with family and friends, to rest, to remain in their communities.

They named a need for clarity around the meaning of wealth, while also noting that it means many different things to many people. To even discuss wealth, they said, we need to help people move from simply surviving to thriving. Thriving means having enough to meet needs and expenses first, as a precursor to beginning to think about approaches to “wealth building” through saving funds or other means.

Participants identified **alternative approaches to typical wealth building** in both programs and policy.

Programmatic alternative approaches

included the following:

- Baby bonds
- Child care tax credit
- Universal basic income
- Guaranteed income
- Options for retirement/savings
- Land trusts/community land trusts/mixed income neighborhood trusts
- Lending circles
- Medical debt and other debt forgiveness
- Structured longer-term communal living
- Worker ownership

Note: Programs that provide direct payments to families must fully trust families' decisions regarding how to spend those funds, now or as future investments if they choose—and must offer options to facilitate their decisions.



Policy alternative approaches included the following:

- Policy work to fund early childhood issues including child care
- Public banks and other local investment strategies such as community development financial institutions
- Workplace equity
- Economic and land-based reparations

Note: Participants stressed that many promising models exist, but there is no “silver bullet policy,” so a comprehensive policy suite would be most useful.

Participants also mentioned **priority strategies to enable transformative actions** like these to take hold:

- Shifting to longer-term and flexible funding models that allow for experimentation, long-term change, and evidence building—including a unified strategy among funders that can help shift from scarcity to collective action.
- Building public and political will to dismantle the status quo—including shifting deficit-based narratives around wealth:
 - *Shifting from individual to collective wealth, from wealth to wellbeing*
 - *Interrupting anti-Blackness narratives, including internalized narratives among Black and Brown communities; shifting from disempowered to empowered*
 - *Interrupting narratives of deservingness and the abilities of immigrants and persons experiencing poverty; establishing a long view of what a wellbeing economic system could be if everyone had enough*
 - *Shifting narratives, visibility, and respect for caregiving and other unpaid work/labor/contributions; establishing narratives that hold care and wellbeing as central to wealth*
 - *Altering use of the tax system and our role as taxpayers; the value of public resources and collective prosperity*
 - *Shifting narratives that accept and normalize extreme wealth; de-normalizing billionaires, making wealth disparities unacceptable*
- Transferring leadership to communities most impacted by decisions being made—including support for community organizing, power building, and electoral power
- Considering the impact of climate change on economic inclusion and wealth
- Recognizing that “the master’s tool will not dismantle the master’s house”; capitalism (in any shade) will not liberate us—but there is reluctance to name socialism

We also determined that **most participants were not interested in attending a design summit**, a key part of our original vision and scope. We concluded these interviews in the run-up to the presidential election, and many participants were overloaded and anxious about what 2025 would bring. They felt they didn't have the capacity to participate in anything outside their organization's focus. Those who were open to the idea were clear that, to be worthwhile, the summit needed to focus on collaborative planning with clear, actionable recommendations and funding commitments.

Simultaneously, an independent Social Insights team, under a separate grant, conducted a landscape scan of what is already happening, or being envisioned, to shift from economic justice tactics (e.g., boosting income in the short term) to transformative change (e.g., building long-term wealth and/or completely rebuilding economic systems). At a high level, it found the following:

- The sectors are engaged in core activities that include **narrative work, practice spaces, policy change, and organizing and base building**.
- As they engage in their work, players in this space center on **lived experience, collaboration, and radical roots**.



From research to activation

From these insights, we considered a range of activations that would respond to what we heard from the field and also advance the project objectives, then narrowed the list to two: (1) identify the transformative policy pathways—and necessary enabling conditions—to build collective, generational wealth; and (2) normalize and incentivize community wealth building (and collective wellbeing) by shifting from individual wealth, zero-sum, and deservingness narratives to common good, collective wealth, and abundance narratives, inclusive of conservative/populist contexts.

In discussion with RWJF, **we decided to focus on narrative change**, a consistent theme coming from the fields of family, social, and economic justice; an area of expertise and deep curiosity for our team; and a priority for RWJF.

The next phase of this project, led by Metropolitan Group with research support from Social Insights, focused on research, development, and testing of new narratives about wealth. It resulted in a **flexible, adaptable shared prosperity narrative: It's possible to create a system where all families have a fair shot at prosperity**.



Please visit SharedProsperityNarrative.com for a project overview, narrative testing, narrative playbook, and other resources.

About the team

[Metropolitan Group](#) is a social impact design and implementation firm that works at the intersection of public health, environment and sustainability, and social justice.

[Social Insights](#) works to shift the evaluation paradigm by utilizing mixed methodologies that go beyond counting hours, people, and dollars. The team works to decolonize evaluation and research in partnership with organizations that resource and center marginalized populations.

Funding for this project was provided by the [Robert Wood Johnson Foundation](#).

Please see SharedProsperityNarrative.com for a full list of project contributors.

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